

FIG. 1 is a block diagram of a payment system architecture.

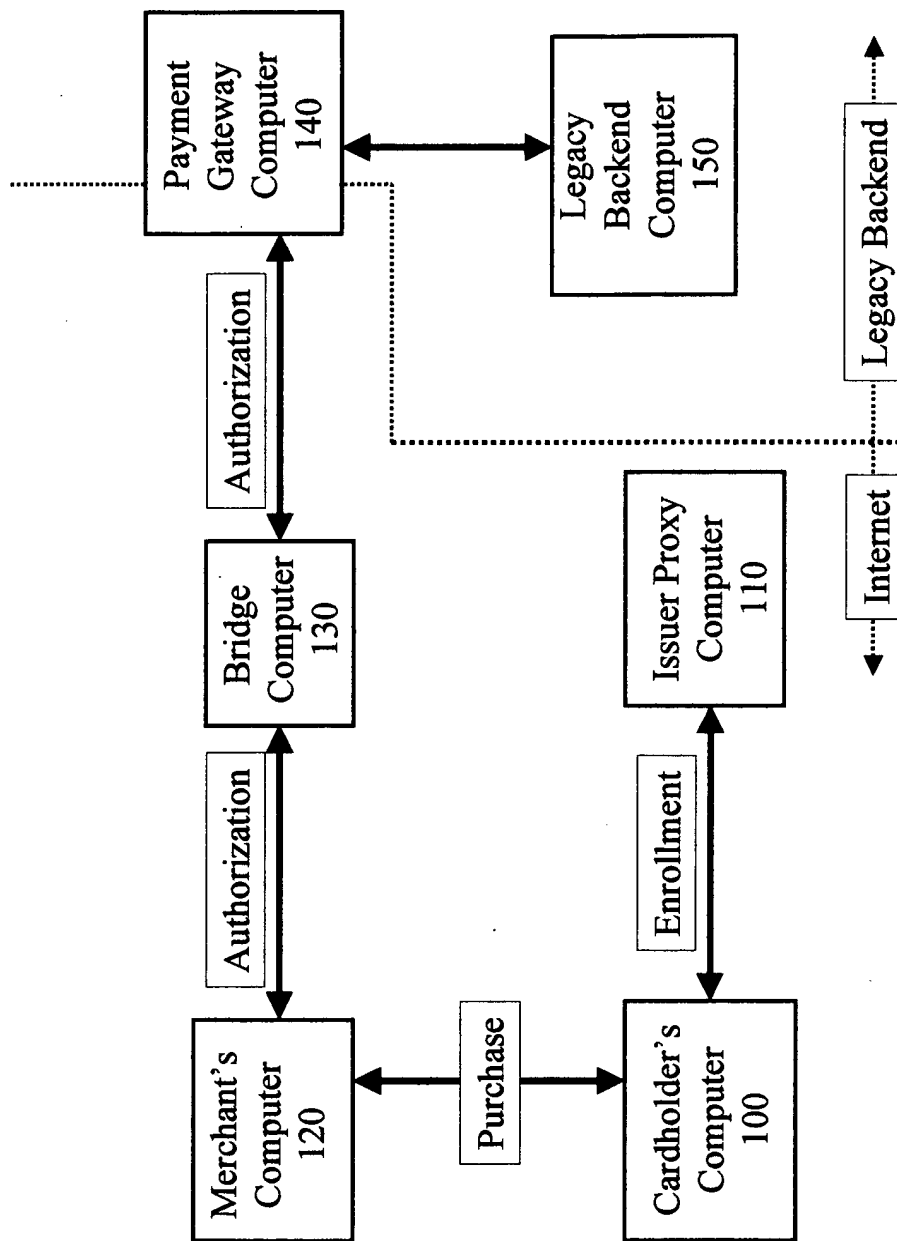


FIG. 1

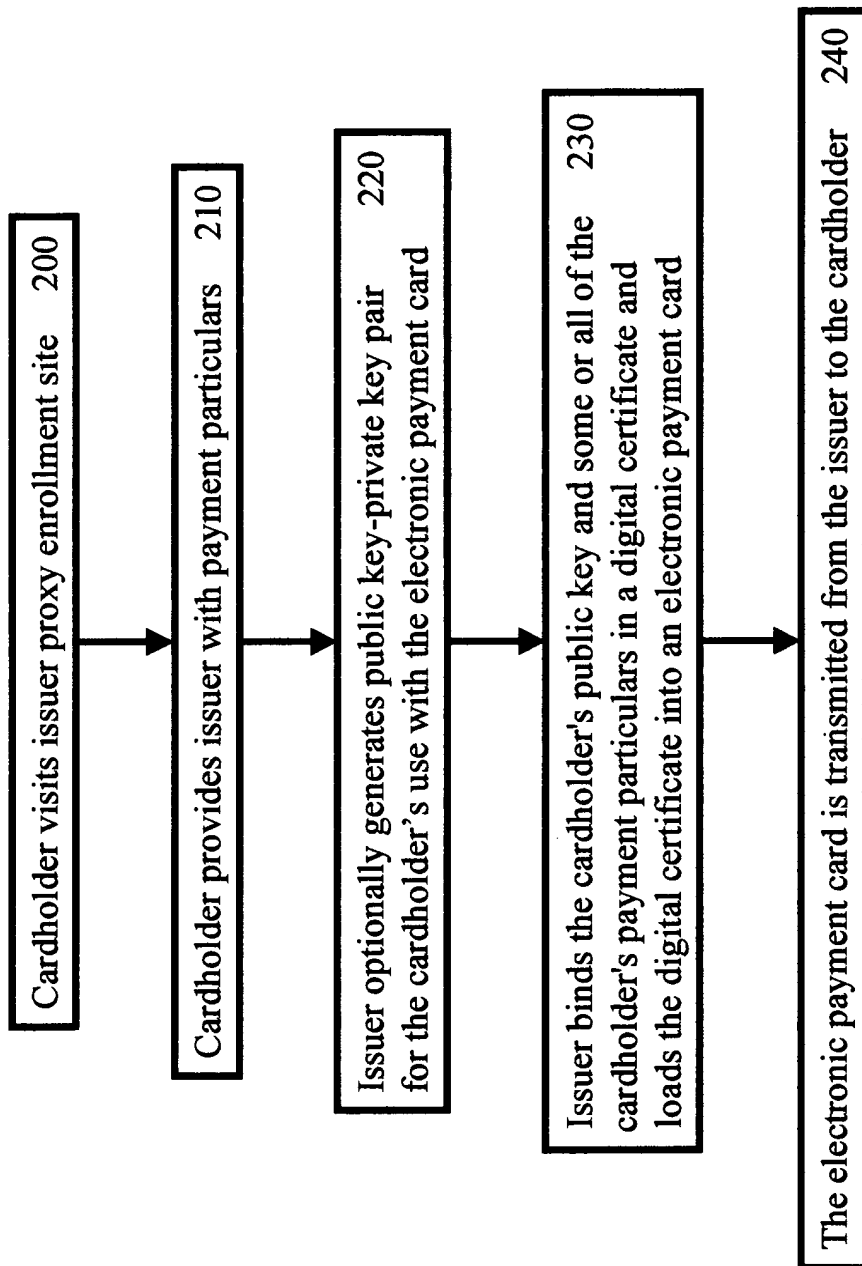


FIG. 2

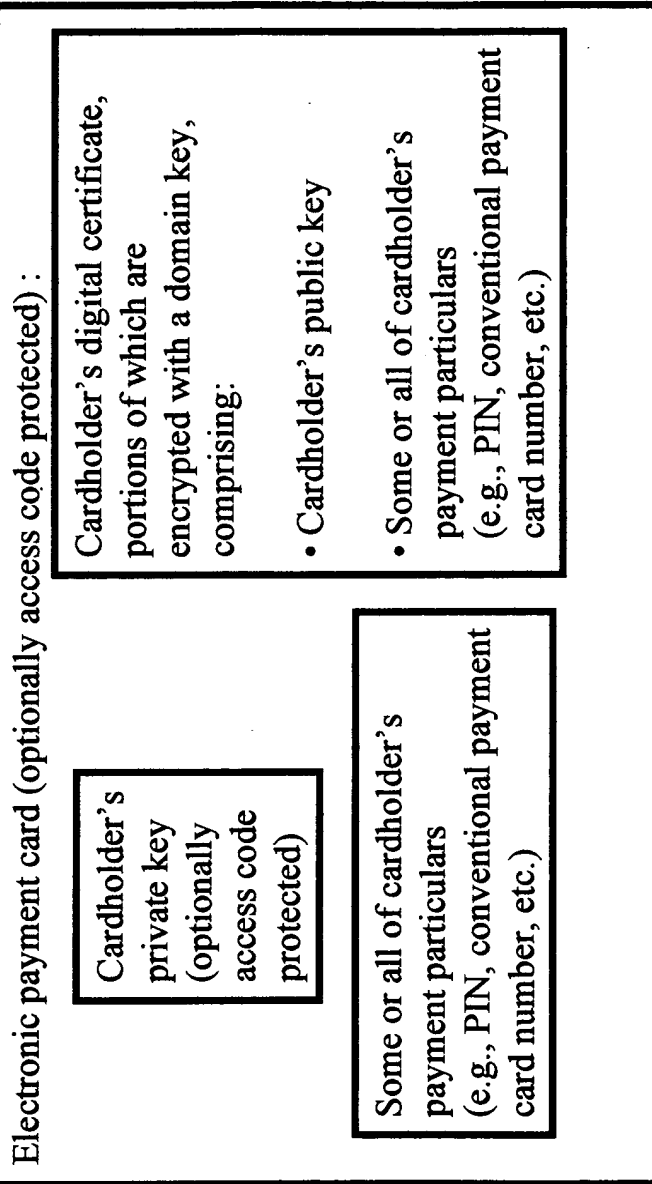


FIG. 2A

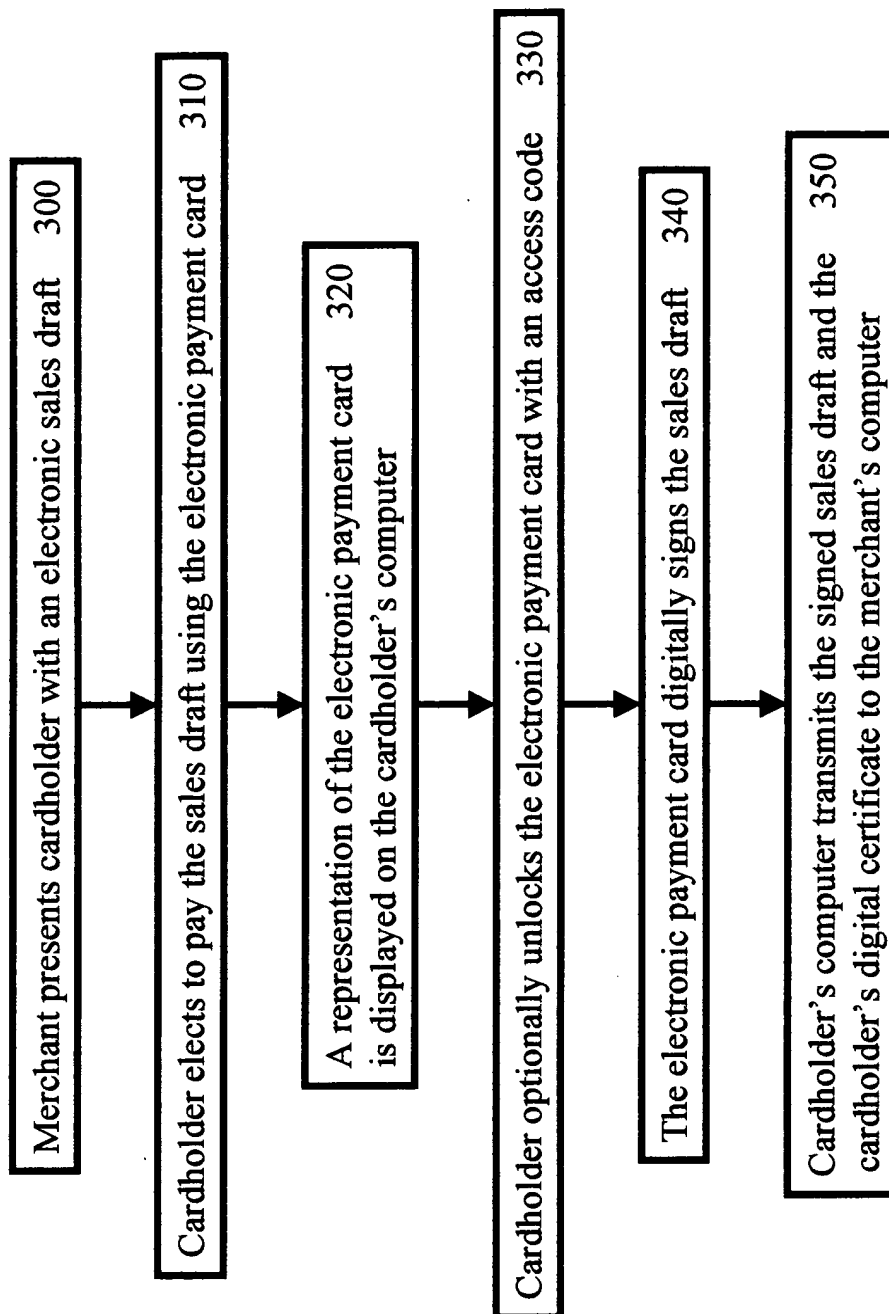


FIG. 3

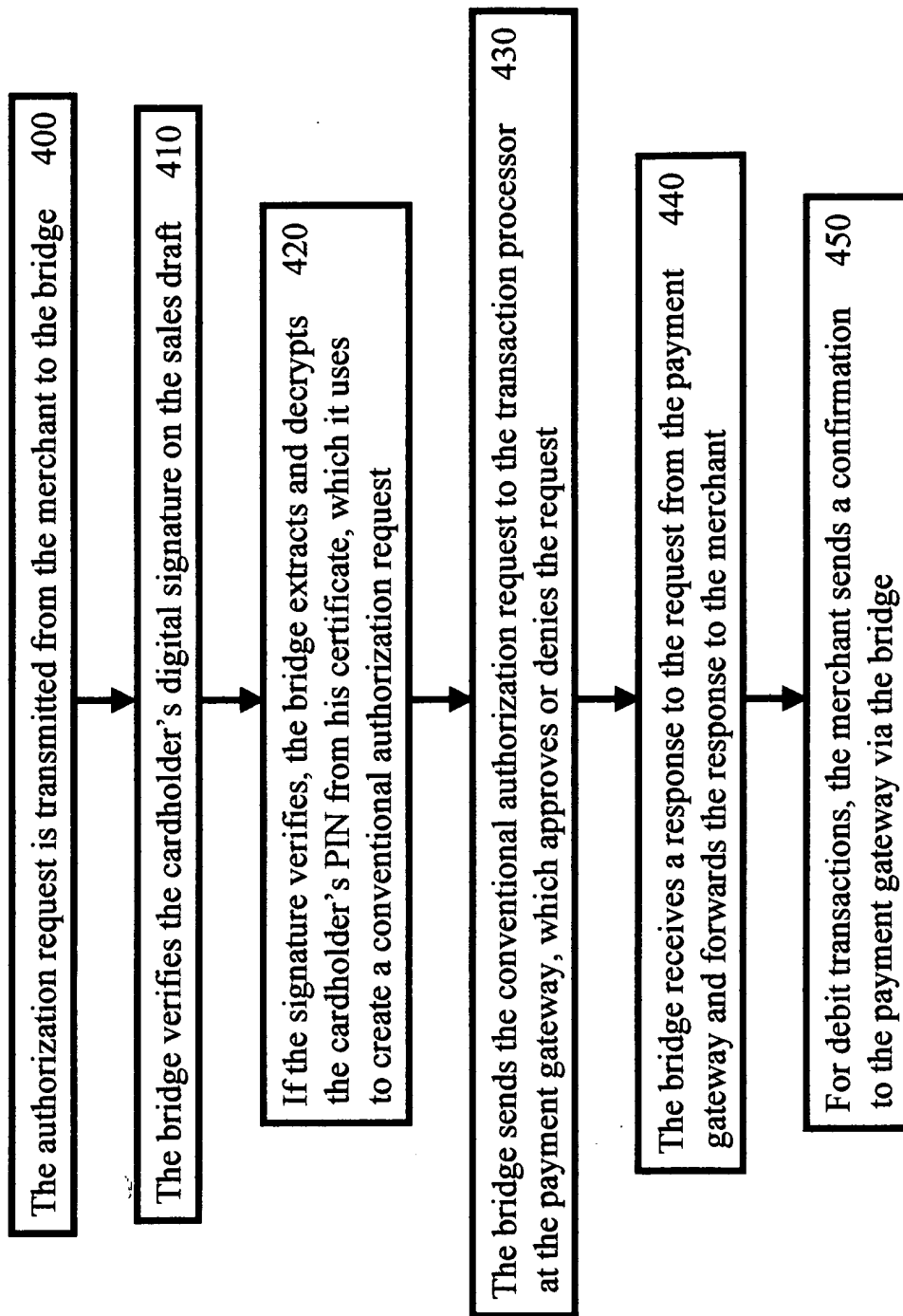


FIG. 4